ROLE OF JEEVIKA IN POVERTY ALLEVIATION OF WOMEN IN RURAL BIHAR: A CASE STUDY OF KATIHAR DISTRICT

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1.1 INTRODUCTION

The Bihar Rural Livelihood Project, known locally as JEEVIKA, relies on mobilising women from impoverished, socially marginalised households into self Help Groups (SHGs). Jeevika, has engendered some significant results in restructuring the debt portfolio of these households. It has been instruments in providing women with higher levels of empowerment. It is poverty alleviation project in Bihar to improve access to credit, encourage stable livelihood and transform social change.

Jeevika is a initiative of the government of Bihar. Which was started in 2007-08 with the initial support of World Bank. Under the overall framework of National Rural Livelihood. Mission (NRLMS) the Bihar Rural Livelihoods Promotion Society (BRLPS) is function and implementing the JEEVIKA scheme. In this scheme, by the end of September, 2015, 47 lakh poor households were mobilised into 4.40 lakh Self- Help Group(SHGs), and out of these SHGs, 60 percent were federated into 21,529 Village Organization (VO). It is reported in the Economic Survey 2017 that till date, 1.49 lakh SHGs have been linked with banks, and they were able to obtain a total loan of Rs. 809.49 crore in 2015-16.

Empowerment of women has emerged as an important issue in recent years. The economic empowerment of women is being regarded these days as Sine-que-non of progress for a country; hence, the issue of economic empowerment of women is of paramount importance. The self help group (SHGs) have paved the way for economics independence of rural women. The members of SHGs are involved in Micro-Entrepreneurships, through that they are becoming economically independent and providing employment opportunity of others.

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Women comprise half of human resources, they have been identified as key agents of sustainable development. The contribution of women and their role in the family as well as in the economic development and social transformation are significant. They constitute major portion percent of total marginal workers of the country. Rural women who are engaged in agriculture form 72 percent of all women in regular work.

The Micro Finance is a agenda for empowering poor women. Micro Enterprises are an integral part of planned strategy for securing balanced development of the economy of the poor women. Rural women's participation in agro based activities is much more than what statistics reveal. Women in the larger picture are not just passive recipients of welfare enhancing help provided by society, but are active promoters and facilitators of social transformations. Such transformation not only influence women but also the whole human paradigm.

Katihar district is located in the eastern part of the state of Bihar. The industries here are mainly agro based makhana, banana, jute and maize are the prime cash crop of farmers. Poverty inequality, unemployment and underemployment, migration of work force, agriculture distress have been the story of Katihar district. Large poverty concentration low employment options, poor social order, malnutrition's, limited access to education, social discrimination have been the feature of this district. The economic condition of women especially rural women has not been good in this area. The government of Bihar's project under the department of rural development is known as National Rural Livelihood Project (Jeevika). The project aims at social and economic empowerment of the rural poor. It comes under the National Rural Livelihood Mission. The ethos behind the whole mission is that the poor need to be organised and their capacities need to be built up systematically so that they can access self empowerment opportunities. The core strategy of the project is to build vibrant community institutions of women, which through member

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saving, internal loaning, regular repayment and economic activities become self managed institutions. It has been translated into mobilising the vulnerable into Self Help Groups (SHGs). Several rural families are extremely poor, vulnerable having irregular income left out from the ambit of Jeevika. Further, access to basic financial services is a vital ingredient to reducing poverty. In the state it is an extremely challenging proposition. A weak banking architecture has been one of the various challenges faced by Jeevika in Bihar and Katihar. In the highly constrained environment in Bihar for financial services ,the Jeevika programme has delivered transformational outcome bringing millions of poor rural women. Taking cognizance of the enormity of problem in Bihar, the government of Bihar has initiated a project on rural livelihood promotion with support from the World Bank. This initiative is implemented through a Society registered with Government of Bihar by the name of Bihar Rural Livelihoods Promotion Society (BRLPS) or Jeevika. BRLPS through the Bihar Rural Livelihood Project (BRLP) aims to improve rural livelihood options and works towards social and economic empowerment of the rural poor and women. The BRLP intervenes with the community through the following four themes or programmes: institution and capacity building, social development, microfinance and livelihood. Jeevika provides affordable credit and agricultural training to women in rural Bihar through Self-Help Groups (SHGs). The Programme was initiated in all the blocks of 6 districts, 3 blocks each from 12 new districts, and | block each from another 17 districts at the first phase in 2012-13. The rest of the districts brought under this programme in 2015-16 in a phased manner.

Jeevika (SHGs) provide a platform for the bottom-up approach to development. The change entails first the empowerment of the poorest women in both economic and social domains. Second, rudimentary and scattered evidence indicates the Jeevika SHGs influencing the Public Service delivery and local governance through the collective action.

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1.2 REVIEW OF THE LITERATURE

Jeevika has got in achieving is targeted economic impact, its social impact on achieving women's empowerment is substantially deeper in Bihar. (Datta, 2015). The SHGs Network in Bihar has emerged as major conduit for microfinance delivery.

The Second generation SHGs is initiated in Bihar, when the aim is for all poor and socially excluded women in a village to achieve self-reliance and livelihood security. Jeevika has played an instrumental role in restricting the debt portfolio of beneficiary household. The group- based approach in microfinance creates a community based structure that builds mutual support and trust among members. It allows for greater economic and social integration of marginalised sections of society, thereby directly ad-dressing the issues of vulnerability. Group activities also enable member to overcome many difficulties they face in daily life. Formation of Self Help Group (SHGs), which are micro-saving and credit units, these have been facilitated by government and non- government organisation in Bihar. (Ramesh, 2014)

Women from Jeevika (SHGs) demonstrate significantly higher empowerment in Bihar. Micro Finance is emerging as powerful tool for poverty alleviation in the new economy. In Bihar, Microfinance seene is dominated by Self- Help Groups (SHGs)- Bank Linkage Programme as a cost effective mechanism for providing financial services to the 'Unreached Poor', which has been successful not only in meeting financial needs of the poor women but also strengthen collective self help capacities of the poor, leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among poor people across Bihar. SHGs of the world bank added Jeevika in Bihar undertake saving and credit activities SHGs play important role in upliftment of the

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economic status of members women in Bihar (Narayan, 2006). The basic aim of promoting SHGs is poverty alleviation and to achieve empowerment of women in Bihar. Anti-poverty interventions have targeted women as beneficiaries in pursuing the goal of gender-main streaming in poverty eradication pogramms (Kabeer, 2003). Women have been given access to material and non-material benefits ranging from micro-credit loans and savings, cash transfer, skill training etc, on the assumption that these will facilitate greater human development and women's empowerment. The end of the era of elite domination has been marked by an upsurge in identity politics that give some measure of dignity and respect to previously downtrodden social group (Varshney, 2013). For the most part, women in rural Bihar continued to be relegated to the private sphere of domesticity.

Development is primarily concerned with addressing the needs of the poor in the matter of sustainable economic activities. Poor people needs can alleviated through micro Finance as the basic input for socio economic development and as identifying income generating activities in particular (Das, 2009). Micro finance is evolving and the coming years will see it making definite impact across rural and urban. Bihar generating hopes and- opportunity to millions to raise their standards of living (Sen., 2019).

SHGs has a large and significant impact on women's empowerment measured as physical mobility, participation in decision-making and confidence in undertaking collective action (Datta, 2015) Jeevika/(SHGs), has unambiguously affected empowerment levels of women. The SHGs has brought about some definite change on the variety of dimension in the life of socially and economically marginalised casts in Bihar (Prakash, 2015). Empowerment is an implicit goal of microfinance programmes targeting the poor people of Bihar. Evidence suggests that microfinance programmes create and enabling environment for women's empowerment. The Programme Jeevika, focuses on

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building SHGs of marginalized women, these groups are federated into higher order institutions of such women at the village and local level (Shah, 2018).

Jeevika works by mobilizing marginalized women into institutional platform. Such women demonstrate higher levels of empowerment. Within this ambit single women as a marginalized group can be beneficiary as a whole. Most clients of Self Help Groups (SHGs) are women and empowering these women have been the goals of these programs. This underscores the reason of SHGs becoming synonymous with women's groups, Evolved as an alternative to cooperative, SHGs today account for one fourth of the total customers in rural banks and hold about 1/4th of the rural banking business. The evolution of cooperative banks and societies that address larger economical and infrastructural needs was an offshoot of this movement (Padma, 2015)

Once Jeevika is introduced, women from lower and upper castes are drawn into Jeevika's fold, where they are forced to be Mobil (Majumdar, 2013). As the result of Jeevika work, women have started stepping out into public domains, like markets, schools and village government.

1.3 STATEMENT OF THE RESEARCH PROBLEM

Under this research work scholar will attempt to study critically the JEEVIKA scheme and how this scheme is helpful to women section particularly in Katihar District of BIHAR. The scholar will further study how this JEEVIKA could be more beneficial to the women section of BIHAR and particularly of Katihar District.

1.4 OBJECTIVES OF THE STUDY

The study will basically focus on impact of microfinance in poverty alleviation of rural poor women through self help Group (SHGs) especially JEEVIKA in Bihar. The present study will be undertaken with the below stated objectives.

1. To present the conceptual framework of Jeevika.

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2. To examine the impact of Jeevika on socio- economic empowerment of women in rural Bihar.
3. To analyse the role of Jeevika in poverty alleviation of women in rural Bihar particularly of Katihar District.
4. To highlight challenges before Jeevika.
5. To know the measures that could improve the role of JEEVIKA in poverty alleviations in BIHAR

1.5 IMPORTANCE OF THE STUDY

Jeevika focuses on building Self Help Groups (SHGs) of marginalized women. This Self-Help Groups (SHGs) is a registered or unregistered voluntary association of poor homes of 10 to 15, from the same socio- economic background, involving primarily in saving and credit activities. A SHGs is formed democratically without any political affiliations. It can all women group, all men group or even a mixed group. However, over 90 percent of these groups have only women members. The foremost task of the Self Help Groups is to improve the quality and credit worthiness of its members. Micro Finance covers all type of micro products and micro services targeted at the poor population.

Studies have shown that women use the profits from their businesses to send their children to school, improve their families living conditions and nutrition, and expand their business. The result of their businesses not only make on impact on themselves and their families, but entire communities.

Microfinance is a proven tool for fighting poverty on a large scale. It provides very small loans (micro-loans), to poor people, mostly women , to start or expand very small businesses, through their own ingenuity and drive , and the support of the lending microfinance institution (MIF), poor women are able to start their journey out of poverty. Hence, the present study will be of great significance.

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1.6 HYPOTHESIS

Our study will be based on:

H_0 Rural women lack confidence in strengthening in their economic status.

H_1 Jeevika has not made significant contribution in poverty alleviation of women in Katihar District.

1.7 RESEARCH METHODOLOGY

The research design will be descriptive and exploratory in nature. The study will make an attempt to analyse and evaluate data to assess and understand the socio-economic impact of Jeevika (SHGs) in mitigating the effect of poverty of rural women in Bihar, Katihar. For this quantitative as well as qualitative data will be collected.

1- Primary data will be collected from different hierarchy of community namely,

a) SHG Level- Self Help Group
b) V.O. Level - Village organisation
c) CLF Level - Cluster level federation, through interview

Types of Sampling: Stratified random Sampling

Number of respondents: 300

Area of Study : **Katihar**, (Bihar)

2- Secondary data will be collected through :

a) Books and References Annuals
b) Journals and Magazines
c) BRLPS data Bank
d) Internet Sources

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With the help of data, analysis and interpretation will be made by using statistical techniques.

- Ratio Analysis
- Trend Analysis
- Mean or Average
- Standard Deviation
- Correlation Analysis
- One way analysis of variance (ANOVA)

1.8 PLAN OF WORK

The Present Work will be divided into six chapters-

Chapter -1: Introduction

This chapter will be introductory in nature. In this chapter we will find introduction to the subject elaborations on the problem to be studied. Objective of the study, importance of the study, hypothesis, Methodology and plan of work.

Chapter-2 : Poverty Scenario in Bihar

In this chapter we will highlight Poverty which has been a major area of economic research in Bihar. In this chapter discussion will be made on poverty scenario in the specific context of rural poverty in Bihar. Although a large number of poverty alleviation programme, financed largely by the government but there has been a very little reduction in rural poverty.

Chapter -3 : Role of Jeevika in Poverty Alleviation of Rural People

Jeevika is a poverty reduction project in Bihar to encourage stable life to rural poor people. This chapter will highlight the role of Jeevika in poverty reduction of rural poor people of Bihar.

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Jeevika or the Bihar Rural Livelihoods Project is a community based anti-poverty intervention of Bihar government to encourage stable life to rural people. The intervention's main economic objective is livelihood expansion and poverty alleviation. This chapter will highlight the role of Jeevika in poverty reduction of rural people of Bihar.

Chapter-4: Empowerment of Women in Rural Bihar Through Self Help Group: A critical Study

This chapter will over view the major microfinances , which focusses on building self Help Group (SHGs) of marginalised women in Bihar. These groups are federated into higher order institutions of such women at village and local level. The rural women get organised into SHGs, for getting empowerment economically , socially and for improving and leading better life. The foremost task of the SHGs is to improve the quality and credit worthiness of women members. In this chapter discussion on empowerment of rural women in Bihar through SHGs will be made.

Chapter-5: Role of Jeevika in poverty Alleviation of Women in Rural Bihar: A Case Study of Katihar District: An Appraisal

In this chapter a study will be conducted to show that micro finance is provision of financial services for low-income people, who traditionally lack access to banking and other services . Micro- finance has emerged as a growing industry, its importance as a tool of poverty alleviation and women empowerment has been recognized in Bihar. Micro finance through Self Help Groups is an alternative system of credit delivery for the poorest of the poor groups. In this chapter analysis will be made on the impact of Jeevika in poverty alleviation in Rural Bihar : A case study of Katihar District.

Chapter-6: Findings and Suggestions

This last chapter will present findings of entire research work. In this chapter an attempt will also be made to draw conclusion and put forth suggestive measures.

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